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ATTORNEY DOCKET NO. **05793.3127** CUSTOMER NO. 22,852



Mail Stop Patent Application Commissioner for Patents P.O. Box 1450 Alexandria, VA 22313-1450

New U.S. Patent Application

Title: METHODS AND SYSTEMS FOR OFFERING A CREDIT CARD ACCOUNT TO A POTENTIAL

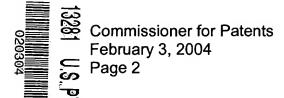
HOME BUYER

Inventors: Charles A. ROSENBLATT and Vikas K. GOEL

Sir:

We enclose the following papers for filing in the United States Patent and Trademark Office in connection with the above patent application.

- 1. Application 30 pages, including 3 independent claims and 36 claims total.
- 2. Drawings 3 sheets of drawings (Figures 1-3).
- 3. Declaration and Power of Attorney.
- 4. Recordation Form Cover Sheet and Assignment to Capital One Financial Corporation.
- 5. The filing fee is calculated as follows:



| Basic Application Filing Fee | | | | | \$770 | \$ | 770.00 |
|-----------------------------------------------|------------------|---|-------|-----------------|--------|----|----------|
| | Number of Claims | | Basic | Extra Claims | | | |
| Total Claims | 36 | - | 20 | 16 | x \$18 | | 288.00 |
| Independent Claims | 3 | - | 3 | 0 | x \$86 | | 0.00 |
| Presentation of Multiple Dep. Claim(s) +\$290 | | | | | | | 0.00 |
| Subtotal | | | | | | \$ | 1,058.00 |
| Reduction by 1/2 if small entity | | | | | | - | 0.00 |
| TOTAL APPLICATION FILING FEE | | | | | | \$ | 1,058.00 |

6. A check for \$1,098.00 is enclosed. The fee includes:

\$770.00 filing fee; \$288.00 additional claims fee; and \$40.00 Assignment recordation fee.

Please address all correspondence with respect to this application to:

Finnegan, Henderson, Farabow, Garrett & Dunner, L.L.P. 1300 I Street, N.W. Washington, D.C. 20005-3315

Please accord this application an application number and filing date and record and return the Assignment to the undersigned.

The Commissioner is hereby authorized to charge any additional filing fees due and any other fees due under 37 C.F.R. § 1.16 or §1.17 during the pendency of this application to our Deposit Account No. 06-0916.

Respectfully submitted,

FINNEGAN, HENDERSON, FARABOW, GARRETT & DUNNER, L.L.P.

By:

D. Kent Stier

Reg. No. 50,640

DKS/sg Enclosures